UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA HARRISBURG DIVISION

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/15/2018.
- 2) The plan was confirmed on 12/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 08/23/2023.
- 6) Number of months from filing or conversion to last payment: <u>60</u>.
- 7) Number of months case was pending: <u>62</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$41,847.00.
- 10) Amount of unsecured claims discharged without full payment: \$54,187.60.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s) \$74,760.29 Less amount refunded to debtor(s) \$381.25

NET RECEIPTS \$ 74,379.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 3,750.00

\$ 0.00

\$ 5,309.54

TOTAL EXPENSES OF ADMINISTRATION

\$ 9,059.54

Attorney fees paid and disclosed by debtor(s): \$ 750.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
MICHAEL J CSONKA ESQUIRE	Lgl	0.00	NA	NA	3,750.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	847.00	847.46	847.46	0.00	0.00
YORK HOSPITAL	Uns	827.62	1,839.40	1,839.40	0.00	0.00
SANTANDER BANK	Uns	0.00	9,521.21	9,521.21	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	851.48	851.48	851.48	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,179.00	1,178.78	1,178.78	0.00	0.00
CREDITORS BANKRUPTCY SERVIC	E Uns	154.98	266.61	266.61	0.00	0.00
FORD MOTOR CREDIT CORP.	Sec	4,688.00	1,762.87	2,312.63	2,312.63	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	316.11	316.11	0.00	0.00
SPRINT	Uns	702.10	963.56	963.56	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,510.07	1,675.54	1,675.54	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,573.07	1,739.07	1,739.07	0.00	0.00
BUREAUS INVESTMENT GROUP	Uns	357.25	357.25	357.25	0.00	0.00
GREENSKY, LLC	Uns	12,743.64	11,286.82	11,286.82	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	439.00	1,519.75	1,519.75	0.00	0.00
TD BANK	Uns	530.00	530.02	530.02	0.00	0.00
SYNCHRONY BANK	Uns	2,408.96	1,972.16	1,972.16	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAVALRY PORTFOLIO SERVICES,	Uns	392.00	392.99	392.99	0.00	0.00
SPS	Con	0.00	NA	NA	45,775.20	0.00
SELECT PORTFOLIO SERVICING	Sec	81,730.63	84,600.62	17,231.67	17,231.67	0.00
MEDICAL/VARIOUS CREDITORS	Uns	2,220.63	NA	NA	0.00	0.00
AMERICAN NATIONAL BANK/G	Uns	11,287.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	655.25	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Uns	1,940.79	NA	NA	0.00	0.00
SYNCB/AMAZON/WOLF	Uns	1,746.76	NA	NA	0.00	0.00
TIME LIFE/STAR VISTA	Uns	79.96	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Uns	999.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 45,775.20	\$ 45,775.20	\$ 0.00
Mortgage Arrearage	\$ 17,231.67	\$ 17,231.67	\$ 0.00
Debt Secured by Vehicle	\$ 2,312.63	\$ 2,312.63	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 65,319.50	\$ 65,319.50	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 35,258.21	\$ 0.00	\$ 0.00

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$ 9,059.54 \$ 65,319.50	
TOTAL DISBURSEMENTS:	\$ 74,379.04	

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/06/2023 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.